

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/820,803 Confirmation No.: 5542  
Filed : March 30, 2001  
Applicant : Ganesan et al.  
Title : Multiple Mode Registration and Payment Processing  
  
TC/AU : 3696  
Examiner : Ella Colbert  
  
Docket No. : 23952-0147  
Customer No. : 72386

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**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**

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Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the final Office Action mailed November 12, 2008, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed. A Request for Continued Examination has been submitted contemporaneously herewith.

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Amendments to the Drawings** begin on page 18 of this paper and include attached replacement sheets for Figures. 1-15.

**Remarks/Arguments** begin on page 19 of this paper.